EXHIBIT 22

From:

METWSI

To:

"Darin T. Judd"; lauren@antoninofirm.com; "Alan L. Frank"

Subject:

RE: Windsor

Date:

Wednesday, October 08, 2014 6:34:38 PM

Thoughts?

-sgp

From: Darin T. Judd [mailto:Darin@twsglaw.com]
Sent: Wednesday, October 08, 2014 5:02 PM
To: MFIWSI; lauren@antoninofirm.com; Alan L. Frank

Subject: Fwd: Windsor

Please see Mr. Wood's response below.

Sent from my iPhone

Begin forwarded message:

From: Joseph Wood <<u>jhcwlaw@yahoo.com</u>>
Date: October 8, 2014 at 1:03:26 PM PDT
To: "Darin T. Judd" <<u>Darin@twsglaw.com</u>>

Subject: Re: Windsor

Dear Mr, Judd:

Again, I ethically cannot, and will not, "sort out" a single \$1.5 million offer amoung my clients. Nor have I communicated a single \$2.6 million offer. I have communicated four independent offers. Please address them as such. If you will not do so, I will assume that your client has rejected each of the four.

Thank you.

HENNEFER FINLEY & WOOD, LLP

Joseph Wood

On Wed, 10/8/14, Darin T. Judd < Darin@twsglaw.com > wrote:

Subject: Windsor

To: "Joseph Wood (ihcwlaw@vahoo.com)" < ihcwlaw@vahoo.com>

Date: Wednesday, October 8, 2014, 10:18 AM

Mr. Wood, First I apologize for the delay in responding to your email of Friday, October 3, 2014. I am not sure why, but your email was redirected to our "spam" filter. I have checked with our technical support and I believe that the appropriate approvals are in place to avoid the delay in the



future. I respect your comment regarding conflicts of interest, and I will leave you to sort that out among your clients. Please know that Windsor views all settlement discussions as related, and will leave any breakdown to you and your clients. Accordingly, we view your proposal as a \$2.6m offer versus our \$1.5m. If you are fixed in your position, then we can agree to proceed with both cases. If you would like to continue discussions, please let me know. I am still in a bench trial in Fresno, CA. The estimate is to be there through the end of the month. Accordingly, I will be best reached through email, or on my cell phone (415) 717-7273. Sincerely, Darin T. Judd Darin T. Judd Thompson, Welch, Soroko & Gilbert LLP 3950 Civic Center Drive, Suite 300 San Rafael, California 94903(415) 448-5000 (415) 448-5010 fax PRIVACY NOTICE: This material is intended only for the use of the individual to whom or the entity to which it is addressed and may contain information that is privileged, confidential, or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is prohibited. If you have received this communication in error, please notify us immediately by telephone, and please delete the original message. Thank you.